

Certificate Number: 15317-NJ-DE-037424893

Bankruptcy Case Number: 22-19465



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 12, 2023, at 11:43 o'clock AM PDT, Shabnam Baig completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 12, 2023 By: /s/Rowela Bagac

Name: Rowela Bagac

Title: Counselor